

Candidate Information Bulletin State of Tennessee Location Manager Examination

Tennessee state law requires collection service location managers to be licensed. The Tennessee Collection Service Board (the Board) oversees the application and licensing process of location managers. The Board has contracted with Thomson Prometric to conduct its examination program. Thomson Prometric provides exams through its Prometric network of testing centers.

At a glance

This bulletin is your guide to the process of obtaining a location manager license. The steps below summarize the process. For information about a step, go to the page listed.



To obtain your license

- 1** Submit your license application and fee to the Board—Page 2.
- 2** Once approved, submit your exam registration form and fee to Thomson Prometric—Page 2.
In return, you will receive an admission letter and exam appointment.
- 3** Prepare for your exams using this bulletin and other materials—Page 3.
- 4** Present your required identification; then take the exams—Page 3.
- 5** If you pass, your score report will include information regarding the next step in the licensing process.



To get answers not provided in this bulletin

For questions about exams:

Thomson Prometric
ATTN: TN Location Manager Program
1260 Energy Lane
St. Paul, MN 55108
Phone: 800.813.6680
Fax: 800.813.6670
TDD User: 800.790.3926
www.prometric.com/tennessee

For questions about licensing:

Tennessee Collection Service Board
500 James Robertson Parkway, Room 635
Nashville, TN 37219
Phone: 615.741.1741
state.tn.us/commerce/boards/collect

Key

- Overview information
- Important note or hint

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Submitting your application

Candidates must obtain a license application from the Board or online at state.tn.us/commerce/boards/collect. Complete the application and mail it to the Board.

Your application must be in the Board's office 90 days prior to the date you wish to take your exam.

Registering and scheduling exams

If the Board approves your application, send the exam registration form (Page 9) and \$50 exam fee to Thomson Prometric. Exam appointments are assigned according to availability and preference. To receive an appointment, you must register and pay for your exams.



Note The exam fee is **not** a licensure fee. The exam fee remains valid for one year after it has been processed. It will expire without further notice at that time.

When completing the registration form, you must provide your contact information, Social Security number and exam scheduling preferences. Thomson Prometric treats your **Social Security number** as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Tennessee Collection Service Board.



Note Thomson Prometric must receive your registration form and fee on or before the cutoff date. No exceptions will be made to this policy. Seating is limited, so submit your registration form early.

2007 exam dates and registration cutoff dates

Exams are administered in Nashville at the Holiday Inn Select - Opryland/Airport. Your admission letter will provide you with the exact location of your exam site.

Exam dates and registration cutoff dates

Nashville	
Cutoff	Exam
01/03	01/19
05/02	05/18
09/06	09/21

Special consideration

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Thomson Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the Americans with Disabilities Act an opportunity to demonstrate their skills and knowledge.

Submit professional documentation of your disability with your application to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all special testing arrangements. There is no additional charge for these accommodations.

ESL note. If English is your second language, please note that a language barrier is not considered a disability.

Admission letters

If your registration form and payment are received by the cutoff deadline, Thomson Prometric will send you an admission letter. This letter provides information regarding the specific date, time and location of your exam.

You should receive your admission letter approximately five business days before the exam. If you lose your admission letter or have not received it three days before the exam, call Thomson Prometric immediately at 800.813.6680.

Be sure to notify Thomson Prometric and the Board of any change of address.



Important If you do not appear for your exam on the date and at the time shown on your admission letter, you forfeit all fees. You **must** present your admission letter to be allowed to test.

Rescheduling an appointment

If you need to reschedule your exam, mail or fax a written request to Thomson Prometric providing your name, Social Security number and the requested exam date. You can reschedule your exam only **once**.

If you fail to appear or fail to notify Thomson Prometric in writing prior to the exam, you will forfeit all exam fees and must contact the Board prior to rescheduling.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Thomson Prometric will attempt to contact you by phone or e-mail. However, you may check for testing site closures by calling Thomson Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

Preparing for your exam

Preparing can help you pass your exam and possibly save time and money needed to take it again. You can use the content outline in this bulletin (beginning on Page 6) to prepare for your exam. The exam is based on this content outline.

The content outline indicates:

- The total questions on the exam and the maximum time allowed.
- All content areas covered and the approximate percentage of questions drawn from each area.



Hint Do not schedule your exam until you are familiar with all subject areas in the content outline.

Taking your exam

Knowing what to expect when taking your exam may help you prepare for it. This section:

- Lists what to bring with you on exam day.
- Indicates regulations that will be enforced at the testing center.
- Offers information about exam results.
- Describes the appeals process.

What to bring on exam day

Bring both the following items with you to your exam appointment:

- Your admission letter from Thomson Prometric.
- A current, valid, government-issued photo identification card, such as a driver's license, passport or state-issued identification card.
- Two sharpened No. 2 pencils.



Important Failure to provide appropriate identification and your admission letter at the time of the exam is considered a missed appointment. If you miss an appointment, you forfeit your fees. If you arrive after the exam has begun, you will **not** be admitted.

Testing regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each testing center. Failure to follow any of these security procedures may result in disqualification of your examination. Thomson Prometric reserves the right to audiotape and videotape any examination session.

References

- No reference materials, papers or study materials are allowed at the test center. If you are found with these or any other aids, you will not be allowed to continue the exam and your answers will not be scored.

Personal items

We recommend that you avoid bringing personal items to the testing center. Note the following:

- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing area.
- Pocket items—keys, wallet, etc.—must remain in your pocket during testing.
- Other personal items—briefcases, backpacks, etc.—are not permitted in the testing area. **Note:** It is recommended that purses not be brought to the testing center as access to purses will not be allowed during testing.

Breaks

- If you leave the testing room while an exam is in progress, you must sign out/in on the roster and you will lose exam time.
- You are not allowed to use any electronic devices or phones during breaks.

Visitors

- No guests, visitors or family members are allowed in the testing area.

Misconduct or disruptive behavior

- Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are: giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, using rude or offensive language and behavior that delays or interrupts testing.

Weapons

- Weapons are not allowed at the testing center.



Important Before an exam begins, the test center administrator will inspect all briefcases, purses, and so on to ensure that candidates are not in violation of any of these rules. The administrator will collect any materials that violate the rules.

Copyrighted questions. All test questions are the copyrighted property of Thomson Prometric. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Your exam results

Thomson Prometric will report your scores to the Board. A score report will be mailed to you within 10 business days of your exam date. To ensure confidentiality, scores will **not** be disclosed over the phone or faxed.

Passing score. A score of 75 percent or above is required to pass the exam. Scores are based on the number of questions answered correctly. You will not be given credit for any question answered incorrectly, marked with more than one answer or left blank. There is no penalty for guessing, so be sure to mark an answer for each question. If you pass, your score report will provide you with information regarding your next step in the licensure process.

Retake information. If you do not pass the exam, you will receive retake information with your score report. Candidates who need to retake an exam must submit another registration form to the Board no later than 30 days before the date they wish to next take the exam.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing. Your appeal letter must provide your name and Social Security number, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Thomson Prometric
ATTN: Appeals Committee
 1260 Energy Lane
 St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals are not accepted** because an original signature is required.

Exam content outline

The **Tennessee Location Manager Exam** is a closed-book exam that consists of 100 multiple-choice questions. You will have 2-1/2 hours to complete the exam.

The outline lists the content areas covered in the exam and the percentage of questions asked from each subject area.

Location Manager Exam Content Outline

I. Fair Debt Collection Practice Act - 30%

- A. Interpret, explain, and properly apply all sections of the Fair Debt Collection Practices Act
 - 1. Evaluate simulated job situations and determine legal and appropriate course of action.

II. Bankruptcy - 20%

- A. Identify which debts can or cannot be discharged in bankruptcy.
- B. Define, explain, and differentiate between Chapter 7, 11, and 13 bankruptcies.
- C. Definition of Bankruptcy Terms
- D. Determine when it is legal to contact debtors who have been declared bankrupt.
- E. Identify who is responsible to list creditors for notification of bankruptcy.
- F. Identify what document contains current federal laws on bankruptcy.
- G. Identify the filing periods for Chapter 13 bankruptcy.
- H. Identify which debts in a bankruptcy would be paid last.
- I. Identify which courts have jurisdiction over bankruptcy proceedings.
- J. Identify who files a voluntary bankruptcy petition.
- K. Determine when bankruptcy information is removed from a credit record.
- L. Determine when to file a proof of claim.
- M. Explain the conditions under which collateral may be repossessed from a debtor in bankruptcy.
- N. Explain the function of creditor committee.
- O. Identify who a collector can immediately contact given a Chapter 11 bankruptcy.
- P. Explain the advantages and disadvantages of voluntary settlements, assignment and receivership.
- Q. Explain the steps required to petition for an involuntary bankruptcy.

III. Tennessee Collection Services Act - 20%

- A. Terms and Definitions
- B. Identify exemptions to the Act (62-20-103).
- C. Identify the composition, duties, and powers of the Collection Service Board (62-20-104).
- D. Identify license requirements (62-20-105).
- E. Properly display license (62-20-109).
- F. Explain regulations governing bonds (62-20-110).
- G. Explain regulations requiring solicitors' identification cards (62-20-112).
- H. Explain the procedures governing the expiration and renewal of license (62-20-112).

- I. Explain the requirements of collection service licensees (62-20-114).
- J. Identify the regulations governing investigations (62-20-115).
- K. Explain the actions required at expiration or revocation of license (62-20-116).
- L. Identify who is responsible for ascertaining whether a service is licensed (62-20-118).
- M. Explain confidentiality of information (62-20-119).
- N. Identify unauthorized acts (62-20-120).
- O. Explain temporary retirement (62-20-121).
- P. Identify the penalty for violation (62-20-123).
- Q. Identify the conditions under which a location manager license is not issued (62-20-125).
- R. Explain what action a collection service must take in the event of the loss of the location manager (62-20-126).
- S. Explain prohibited practices (03-20-202).

IV. Federal and State Labor Laws - 10%

- A. Tennessee Child Labor Act
- B. Human Rights Act
- C. Fair Labor Standards Act
- D. Title 50, Chapter 1: Employment Relationship and Practices
- E. Title 50, Chapter 2: Wage Regulations
- F. Title 50, Chapter 6: Worker's Compensation
- G. Rules of the Department of Employment Security, Chapter 0560-1-1, Sections.01-.26: Insurance Benefits
- H. Employment Eligibility Verification (Form I-9)

V. Business Law and Management - 5%

- A. Terms and Definitions
- B. Identify the techniques available to a creditor to collect a debt owed.
- C. Identify the five major categories of bookkeeping systems.
- D. Identify the procedures that must be taken to repossess property from a debtor.
- E. Identify the procedures that must be taken to garnish the wages of a debtor.
- F. Identify the advantages and disadvantages of attachment.
- G. State examples of long-term debt.
- H. State the characteristics of a valid contract.
- I. Identify the conditions under which an honest debtor may be given a longer time to pay his debts.
- J. Identify and explain different collection policies.
- K. Explain the function of the National Foundation for Consumer Credit.
- L. Explain the disadvantages of bankruptcy for the collection agency.
- M. Explain the costs of running a collection business.
- N. Identify mandatory insurance or bonds for collection agencies.

- O. Use a chart of diminishing returns to determine commissions.
- P. Define and explain the roles of collection office staff members.
- Q. Identify the advantages and disadvantages of a "unit" system.
- R. Calculate liquidation percentage and identify methods to improve liquidation percentage.
- S. Calculate agency unit yield.
- T. Fairly assign accounts to specific collectors.

VI. Consumer Credit - 10%

- A. Limited and unlimited acceptability
- B. Promises to pay
- C. Orders to pay
- D. Negotiable and nonnegotiable instruments
- E. Secured and unsecured instruments
- F. Written and unwritten instruments
- G. Explain the conditions under which to proceed with a claim.
- H. Identify and explain the four C's of collection.
- I. Explain the stages of the collection process.
- J. Explain the causes of consumer delinquency.
- K. Explain what factors best motivate consumers to pay debts.

VII. Telephone and Skip Tracing - 5%

- A. Explain the purpose of and when to use a pause.
- B. Identify and explain different types of questions.
- C. Define and explain a call checklist.
- D. State what information is needed to successfully obtain payment in full.
- E. Determine how to handle returned mail.
- F. Identify when a bill or an account is uncollectible.
- G. Identify successful methods to increase telephone collections.
- H. Explain Federal Trade Commission requirements.
- I. Explain which methods of collection are the most and the least costly.
- J. Define the term skip.

References

You are free to use materials of your own choosing to prepare for your exam. The following textbooks and manuals were used to ensure the accuracy of the exam questions and are provided only as a study aid. You are not expected to acquire all the materials listed. These references or the equivalent may be obtained in any public library. These references are **not** allowed in the exam room.

1. *Consumer and Business Credit Management*, Eleventh Edition, 1997, McGraw-Hill, P.O. Box 182605, Columbus, OH 43272, books.mcgraw-hill.com.
2. *Employer's Tax Guide, Circular E, Publication 15*, 2004, U.S. Department of the Treasury, 1500 Pennsylvania Avenue NW, Washington, DC 20220, www.ustreas.gov.

3. *Employment Eligibility Verification (Form I-9)*, 1991, U.S. Department of Justice, 950 Pennsylvania Avenue NW, Washington, DC 20530, www.usdoj.gov.
4. *Facts for Consumers, Fair Debt Collection*, 1999, Bureau of Consumer Protection, Office of Consumer and Business Education, 600 Pennsylvania NW, Washington, DC 20580-0001, www.ftc.gov/bcp/bcpocbe.htm.
5. *Fair Debt Collection Practices Act*, 1996, Bureau of Consumer Protection, Office of Consumer and Business Education, 600 Pennsylvania NW, Washington, DC 20580-0001, www.ftc.gov/bcp/bcpocbe.htm.
6. *Fair Labor Standards Act*, 2004, U.S. Department of Labor, Frances Perkins Building, 200 Constitution Avenue NW, Washington, DC 20210, www.dol.gov.
7. *Handy Reference Guide to the Fair Labor Standards Act*, U.S. Department of Labor, Frances Perkins Building, 200 Constitution Avenue NW, Washington, DC 20210, www.dol.gov.
8. *Rules of the Tennessee Collection Service Board; Chapters 0320-1 through 0320-4*, 1999, Tennessee Collection Service Board, 500 James Robertson Parkway, Second Floor, Nashville, TN 37243, www.state.tn.us/commerce/boards/collect.
9. *Tennessee Collection Services Act; Title 62, Chapter 20, Sections 101-126*, 2001, Tennessee Collection Service Board, 500 James Robertson Parkway, Second Floor, Nashville, TN 37243, www.state.tn.us/commerce/boards/collect.
10. *Tennessee Rules of the Department of Employment Security; Chapter 0560-1-1*, 2001, Tennessee Department of Labor and Workforce Development, Andrew Johnson Tower, Eighth Floor, Nashville, TN 37243, www.state.tn.us/labor-wfd.
11. *Title 4 Human Rights; Chapter 21*, Tennessee Human Rights Commission, 530 Church Street, Suite 305, Cornerstone Square Building, Nashville, TN 37243, www.state.tn.us/humanrights.
12. *Title 50 Employer and Employee; Chapters 1, 2, 5, 6*, Tennessee Collection Service Board, 500 James Robertson Parkway, Second Floor, Nashville, TN 37243, www.state.tn.us/commerce/boards/collect.
13. *West's Business Law*, Ninth Edition, 2003, Thomson South-Western, 5191 Natorp Boulevard, Mason, OH 45040, www.swlearning.com.

Location Manager Reference Manual

Thomson Prometric publishes a reference manual that includes reprints of all pertinent laws covered in the Location Manager exam. The fee for the manual is \$54.63. You can order a copy of the reference manual at the same time you register for your exam or by calling 800.813.6680 or 877.624.2562.

Information in the reference manual includes:

Federal Collection Laws

1. *Fair Debt Collection Practices Act*, Bureau of Consumer Protection, Office of Consumer/Business Education, 202.326.3650.

EXAM CONTENT OUTLINE

2. *Facts for Consumers, Fair Debt Collection*, Bureau of Consumer Protection, Office of Consumer/Business Education, 202.326.3650.

Federal Labor Laws

3. *FDCPA Manual*, American Collectors Association, ACA Center, P.O. Box 39106, Minneapolis, MN 66549-0106, 952.926.6547.
4. *Fair Labor Standards Act*, U.S. Department of Labor, Employment Standards Administration, Wage and Hour Division, 202.523.6666, 523.7043.
5. *Handy Reference Guide to the Fair Labor Standards Act*, U.S. Department of Labor, Employment Standards Administration, Wage and Hour Division, 202.523.6666, 523.7043.
6. *Fair Labor Standards Amendments of 1989*, U.S. Department of Labor, Employment Standards Administration, Wage and Hour Division, 202.523.6666, 523.7043.
7. *Employment Eligibility Verification (Form I-9)*, U.S. Department of Justice, Immigration and Naturalization Service.
8. *Employer's Tax Guide, Circular E*, U.S. Internal Revenue Service.

Tennessee State Collection Laws

9. *Tennessee Collection Services Act*, Title 62, Chapter 20, Sections 101-126, TCA.
10. *Rules of the Tennessee Collection Service Board*.
11. *Title 4, Chapter 21: Human Rights*, Human Rights Commission, Central Office, Capitol Boulevard Building, Suite 602, Nashville, TN 37219-5095, 615.741.5825.

Tennessee State Labor Laws

12. *Rules of the Department of Employment Security*, Chapter 0560-1-1, Sections .01 to .26: Benefits, Tennessee Department of Labor, 501 Union Building, Nashville, TN 37243-0655, 615.741.2582.
13. *Title 50, Employer and Employee*, Tennessee Department of Labor, 501 Union Building, Nashville, TN 37243-0655, 615.741.2582.
 - A. Chapter 1: Employment Relationships and Practices, Parts 1 & 2
 - B. Chapter 2: Wage regulation, Section 101-105, 201-206
 - C. Chapter 5: Child Labor, Sections 101-114
 - D. Chapter 6: Workers' Compensation, Sections 101-402

Exam Registration Form for Tennessee Location Manager exams

(NOTE: You must receive approval from the Collection Service Board before submitting this form.)

Candidate Information

Last Name	First Name	Middle Name	Social Security Number ____ - ____ - ____
Street Address (including Apt. number or P.O. Box, if applicable)			
City		State	ZIP Code
Daytime Phone Number (including area code) ()		Business Phone Number (including area code) ()	

Exam Selection and Fees

Exam Title	Exam Fee	Total
Location Manager Exam	\$50	\$
Reference Manual (Optional)	\$54.63	\$
	Total Fee	\$

Payment: Fee may be paid by cashier's check, money order, MasterCard or Visa, payable to Thomson Prometric. Please put your full name on the check. **Personal checks and cash are not accepted. Fees are nonrefundable.** To pay by credit card, please complete the information below. Please see complete registration and scheduling information in this bulletin.

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder

Exam Date Selection

Please check the date you wish to take the exam. (Check only one.)

X	Exam Date	Cutoff Date
	Jan 19, 2007	Jan 03, 2007
	May 18, 2007	May 02, 2007
	Sep 21, 2007	Sep 06, 2007

X	Time
	9 a.m.
	1 p.m.

Location – Nashville

By signing and submitting this form, I certify that I am the candidate named above and I agree to comply with all examination rules and regulations.

Signature: _____ Date: _____

(Keep a copy of this registration form for your records.)

To register by mail, send this completed form with the appropriate fee to:

Thomson Prometric, ATTN: TN Location Manager Program, 1260 Energy Lane, St. Paul, MN 55108